

COMPLAINT HANDLING PROCEDURES OF BMO INVESTMENTS INC.

BMOII has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. The following is a summary of those procedures:

[The Client Complaint Information Form](#)

Elsewhere on this page you will find the Client Complaint Information Form (CCIF) that provides you with additional options for making a complaint.

How to File a Complaint with BMOII

1. We encourage you to speak with the Branch Manager at the BMO Bank of Montreal branch where your complaint originated and where you normally conduct business or with the BMO Investment Centre at 1-800-665-7700.
2. If your complaint remains unresolved after following step 1 the Branch Manager will escalate your complaint to BMOII's Head Office. You may make your complaint directly to our Head Office at:

BMO Investments Inc.
Office of the Chief Compliance Officer
First Canadian Place
100 King Street West, 19th Floor
Toronto, ON M5X 1A1

Facsimile: 416-867-4015
E-mail: BMOIIcomplaints@bmo.com

All complaints are forwarded to qualified compliance or supervisory personnel to be handled. We encourage you to put your complaint in writing or by e-mail (if you choose to communicate by e-mail please be aware of possible confidentiality issues regarding internet communications) where possible. If you have difficulty putting your complaint in writing, please advise us so that we can provide you with assistance. For confidentiality reasons, we will only deal directly with you or another individual who has your express written authorization to deal with us.

Complaint Handling Procedures

We will acknowledge by mail receipt of your complaint promptly, generally within five business days, and provide you with a copy of the CCIF and these complaint handling procedures. We will review your complaint fairly, taking into account all relevant documents and statements obtained from you, our records, our Mutual Fund Salesperson(s), other staff members and any other relevant source. Once we complete our review we will provide you with the results of our investigation in a response letter that will be mailed to you. Our response may be an offer to resolve your complaint, a denial of the complaint with reasons or another appropriate response. Our response will summarize your complaint, our findings and will contain a reminder about the option you have to escalate your complaint to the Ombudsman for Banking Services and Investments (OBSI). We will generally provide our response within ninety days, unless we are waiting for additional information from you or if your complaint raises complicated issues that require additional investigation. We will respond to communications you send us after the date of our response to the extent necessary to implement a resolution or to address any new issues or information you provide.

Settlements

If we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons.

Contacting BMOII

You may contact us at any time to provide further information or to inquire about the status of your complaint, by contacting the individual handling your complaint.